What is claimed is:

-	1. A method for creating merarchies via a network,
2	comprising:
3	sending an invitation to one or more entities to join a
4	hierarchy;
	receiving, from the one or more of the entities, a request to
6	join the hierarchy based upon the invitation; and
-	adding information to the hierarchy.
1	2. The method for creating customer hierarchies via a network
2	according to claim 1, wherein the information comprises a pre-paid account
3	of the sender of the request.
1	3. The method for creating customer hierarchies via a network
2	according to claim 1, wherein the information comprises a post-paid account
3	of the sender of the request.

1	4. The method for	creating customer
2	hierarchies via a network according to claim 1, v	wherein the information
3	comprises a pre-paid subscription of the sender of	of the request.
1	5. The method for creating custo	mer hierarchies via a network
2	according to claim 1, wherein the information comprises a post-paid	
3	subscription of the sender of the request.	
1	6. The method for creating custor	mer hierarchies via a network
2	according to claim 1, wherein the invitation is a	pre-paid account level
3	invitation.	
1	7. The method for creating custor	mer hierarchies via a network
2	according to claim 1, wherein the invitation is a	post-paid account level
3	invitation.	
1	8. The method for creating custor	mer hierarchies via a network
2	according to claim 1, wherein the invitation is a	pre-paid subscription level
3	invitation.	
1	9. The method for creating custon	mer hierarchies via a network
2	according to claim 1, wherein the invitation is a	post-paid subscription level
3	invitation.	
1	10. The method for creating custo	
2	network according to claim 1, wherein the entitie	es are users and/or owners of
3	pre-paid or post-paid mobile phones.	

1	11. The method for creating customer
2	hierarchies via a network according to claim 1, further comprising:
3	transferring value between one or more subscriptions.
1	12. The method for creating customer hierarchies via a
2	network according to claim 1, further comprising:
3	reloading one or more subscriptions with configurable
4	different values from one or more accounts.
1	13. The method for creating customer hierarchies via a
2	network according to claim 12, wherein the one or more accounts are
3	associated with different types of subscriptions.
1	14. The method for creating customer hierarchies via a
2	network according to claim 1, further comprising:
3	reloading one or more accounts with value from other
4	accounts.
1	15. A method for creating hierarchies via a network,
2	comprising:
3	means for sending an invitation to one or more entities to joi
4	a hierarchy;
5	means for receiving, from the one or more of the entities, a
6	request to join the hierarchy based upon the invitation; and
7	means for adding information to the hierarchy.
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1	16. A method for creating hierarchies via a network,
2	comprising:

3	sending an account	level and/or	
4	subscription level invitation to one or more n	nobile phones to join a hierarchy;	
5	receiving, from the one or more mobile phones, a request to		
6	join the hierarchy based upon the invitation;		
7	adding account and/or subscription information to the		
8	hierarchy;		
9	transferring value between one or more subscriptions		
10	associated with the one or more mobile phones;		
11	reloading the one or more sub	scriptions with configurable	
12	different values from one or more accounts;	and	
13	reloading one or more accoun	ts with value from other	
14	accounts.		
1	17. The method for creating of	customer hierarchies via a	
2	network according to claim 16, wherein the c	one or more subscriptions are	
3	subscriptions of different types.		
1	18. A method for automatical	ly creating hierarchies without	
2	human processing via a network, comprising	;	
3	automatically sending an invit	ation to one or more entities to	
4	join a hierarchy;		
5	automatically receiving, from	the one or more of the entities, a	
6	request to join the hierarchy based upon the i	nvitation; and	
7	automatically adding informat	ion to the hierarchy.	
1	10. The moth of for questing a		
1 2	19. The method for creating of		
3	human processing via a network according to information comprises a pre-paid account of		
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1	20. The method for creating customer
2	hierarchies without human processing via a network according to claim 18
3	wherein the information comprises a post-paid account of the sender of the
4	request.
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1	21. The method for creating customer hierarchies without
2	human processing via a network according to claim 18, wherein the
3	information comprises a pre-paid subscription of the sender of the request.
1	22. The method for creating customer hierarchies without
2	human processing via a network according to claim 18, wherein the
3	information comprises a post-paid subscription of the sender of the reques
1	23. The method for automatically creating customer
2	hierarchies without human processing via a network according to claim 18
3	wherein the invitation is a pre-paid account level invitation.
1	24. The method for automatically creating customer
2	hierarchies without human processing via a network according to claim 18
3	wherein the invitation is a post-paid account level invitation.
1	25. The method for automatically creating customer
2	hierarchies without human processing via a network according to claim 18
3	wherein the invitation is a pre-paid subscription level invitation.
1	26. The method for automatically creating customer
2	hierarchies without human processing via a network according to claim 18
3	wherein the invitation is a post-paid subscription level invitation.
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1	27. The method for creating customer	
2	hierarchies without human processing via a network according to claim 18,	
3	wherein the entities are users and/or owners of pre-paid or post-paid mobile	
4	phones.	
1	28. The method for automatically creating customer	
2	hierarchies without human processing via a network according to claim 18,	
3	further comprising:	
4	automatically transferring value between one or more	
5	subscriptions.	
1	29. The method for automatically creating customer	
2	hierarchies without human processing via a network according to claim 18,	
3	further comprising:	
4	automatically reloading one or more subscriptions with	
5	configurable different values from one or more accounts.	
1	30. The method for automatically creating customer	
2	hierarchies without human processing via a network according to claim 29,	
3	wherein the one or more accounts are associated with different types of	
4	subscriptions.	
1	31. The method for automatically creating customer	
2	hierarchies without human processing via a network according to claim 18,	
3	further comprising:	
4	automatically reloading one or more accounts with value from	
5	other accounts	